

## COLORADO RIVER WATER CONSERVATION DISTRICT

### Water Project Grant Program Insurance Requirements

In addition to the execution of a grant contract, all approved applicants or their contractor(s) must provide proof of insurance for the following categories. All certificates of insurance **must** reference the assigned grant contract number. These limits have been established by the Colorado River District's Board of Directors and are a requirement of the Water Project Grant Program. Failure to secure this insurance and to provide the necessary documentation to the River District may result in a denial of grant funds.

The required insurance limits are as follows:

- (1) Commercial General Liability:
  - A. Bodily Injury and Property Damage  
\$1,000,000 each occurrence  
\$1,000,000 aggregate
  - B. Personal Injury  
\$1,000,000 each occurrence  
\$1,000,000 aggregate
- (2) Commercial Auto Liability:
  - A. Bodily Injury & Property Damage  
\$1,000,000 any one accident or loss
- (3) Worker's Compensation and Employer's Liability
  - A. Workers' Compensation: Statutory
  - B. Employer's Liability  
\$100,000 each accident  
\$100,000 disease - each employee  
\$500,000 disease - policy limit

#### **NOTES:**

- (1) For public entities subject to the Colorado Governmental Immunity Act (C.R.S. §§ 24-10-101, *et seq.*), the insurance requirements will be equal to the limits of liability contained in the Act (\$150,000 for any one person in any single occurrence; \$600,000 for 2 or more persons in any single occurrence).
- (2) There are no insurance requirements for completed projects.
- (3) Where commercial automobiles are not utilized, personal auto insurance for the same limits will be required.
- (4) Insurance requirements may be modified with advance approval of the General Manager.